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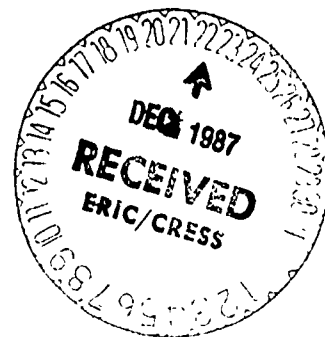
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Employing the discriminant analysis technique, the study examined
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References and statistical tables are appended. (Author/JMM)

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An Analysis of Determinants on the Utilization of
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INTRODUCTION

Community based organizations provide local level service programs
as adjuncts to those agencies mandated or established by law at the state
or national level to help alleviate poverty. These organizations are
located in communities to provide various helping services to
limited-resources persons focusing on identifiable needs as assessed by
grassroot organizations, community leaders, etc. Agencies categorized as
CBO's are Community Action Programs, Opportunities Industrialization
Centers (OIC), and Urban Leagues. Programs such as these attack the
problems attendant to poverty. CBO's provide services such as employment,
job training and counseling, health, vocational rehabilitation, housing,
home management, welfare, and special remedial and other curricular
educational assistance to benefit limited-resource persons.

Policy makers have modified and/or deleted existing programs to
placate their constituencies into believing that they are fulfilling
campaign promises, reducing expenses, and enabling the poor to help
themselves. For example, with reference to education and job training,
programs are available to assist the uneducated, unskilled and underskilled
employee, such as the Job Training and Partnership Act (JTPA), the
Opportunities Industrialization Centers (OIC), and the Urban League. The
1970's was an era of creating job programs. Also, around this same
timeframe, there was an influx of women into the labor force. The first
nationwide public service employment program since the depression was
introduced with the enactment of the Emergency Employment Act (EEA) in

1971. It was designed to provide transitional jobs and needed public services in times of high unemployment. The success of the Emergency Employment Act led to the Comprehensive Employment Training Act (CETA) late in 1973 (Martin, 1978). The goal of employment and training programs is to improve individual welfare and quality of life. These programs train individuals for specific jobs and/or retrain them to handle new technological means of employment. Adjunct anti-poverty programs provide social and economic assistance to limited-resource persons with the intention of promoting upward mobility.

One means of reducing poverty is to help limited-resource persons become gainfully employed. However, finding and getting employment to maintain a household sufficiently is easier said than done. More limited-resource persons would probably work, but are held back by the lack of job opportunities, by the lack of work experience, by the lack of education and training resulting in low job skill levels, by the program regulations, and/or a combination of the aforementioned factors (Briggs, Rungeling and Smith, 1978). Furthermore, geographic constraints may also hinder an individual's upward mobility. Hence, community based organizations assist limited-resource persons in finding employment and/or upgrading their skills. It should be pointed out that an individual can also obtain a graduate equivalency diploma by utilizing CBO services.

Thus, the researchers are acquiring more in-depth information about limited-resource persons and their quality of life in regard to community based organizations. We focused our attention on above and below poverty level users of CBO's in rural and urban areas. To examine differences on selected dimensions of the human capital theory, the researchers employed

discriminant analysis technique to assess the cumulative ability to differentiate the two groups.

CONCEPTUAL FRAMEWORK

Human services change as social conditions change in order to insure a minimum standard of living for the nation's poor. Peter Rossi (1978) has defined human services as those services that depend on direct interpersonal contact between the deliverer and the client. These program services are designed to reach a wide range of individuals with different problems and needs that meet specific agency eligibility guidelines. Human service responsibilities are threefold: first, to prevent the development of problems which will handicap people; second, to help people solve their problems; and third to prevent people from succumbing to difficulties which threaten to overwhelm them (Collins, 1973: 128).

Most human services are provided through agencies that alleviate some, if not all, of the aforementioned situations in different settings. To facilitate a minimum standard of living for the poor, human services evolved in the 1930's -- during the New Deal. However, these particular services did not flourish until the advent of President Lyndon Johnson's Great Society in the 1960's. Since then, human services have become an integral part of our economy and culture. Most human services are provided through agencies that alleviate some, if not all of the situations enumerated above, in different settings and with the use of various helping methods. Today, as a result, more limited-resource people are relying on human service agencies when assistance is needed. As more needs are identified by policy makers, the number of programs to address these needs have grown proportionately (Sauber, 1983). For example, over the years, billions of dollars have been provided to operate human services programs.

Obviously, the key to efficient, accessible, and effective agency service lies in the service delivery system. The human service delivery operates at all levels: local, state and federal. It encompasses a variety of fields: mental health, social welfare, health, education and criminal justice. These service areas are subsystems of the human service system as a whole. The ability for human service organizations to survive and to function effectively depends on internal and external relationships with various systems. For instance, the interactions between a service program and its clients represents the essence of human service delivery. These two parts of the system are linked together through services that are provided by the program in response to the demand generated by the client (Sauber, 1983). Moreover, there must be some form of linkage or networking within the delivery system in order for it to function properly. In fact, linkage refers to the process whereby a person or family with specific needs is connected with a resource in a manner that enables the development of a helping system (Johnson, 1980: 69). Consequently, this linkage forms a functional service delivery system.

Community based organizations are subsystems of human services. The individuals that participate in CBO's are critical entities in the human service organizational structure and function. According to S. N. Eisenstadt (196?), the client is perceived as a scarce resource upon whom organizational survival depends.

For our conceptual definition, a client is perceived as anyone who is served by or has utilized a human service agency. There are basically two types of clients: the voluntary one who comes of his or her own accord and the involuntary one for whom someone initiates the contact and sets

up the appointment (Lowy, 1979). Sometimes, however, many people have difficulty accepting agency help because they have ambivalent feelings about their dependence on and independence of human services.

Although we are all susceptible to becoming users of human service agencies, some individuals may go through life without ever developing a need for a particular human service. In contrast, there are those who find themselves in crisis situations -- such as a serious illness, urgent financial assistance or loss of a job -- that coerce them to seek agency assistance. Also, some people have a high propensity to use human services. This propensity may be viewed as the outcome of certain background characteristics of the individual, which are associated with variables such as age, race, sex, education, etc. (Mindel and Wright, 1982).

According to Compton and Galaway (1975), people who accept help (1) must have faced the fact that there is something in their life situation that they want to change but cannot change by themselves; (2) must be willing to discuss the problem with another person and (3) must be willing to change themselves, to change their situation or to go along with changes that others make in their situation. The client must recognize the presence of a need for assistance before the use of services actually takes place (Andersen, 1968; Andersen and Newman, 1973).

Accordingly, the need for services is dependent on the client's level and standard of functioning. As noted by Richard Sauber (1983), when the level of functioning is low, the user's need for service tends to increase. However, this increase may not result in a visible demand for service. The demand for service increases only when the user's level of functioning is at a level at which he feels he should be functioning. This viewpoint

reflects the client's expectations of self as well as those of relatives, friends and others in his immediate environment. As theorized by Levin and Roberts (1976), the user's demand for service is based on the difference between his actual level of performance behavior and the standard of functioning others have for him.

This paper increases one's awareness of the importance of community based organizations and their users. The programs, in most instances, help the users maintain and/or regain an adequate level of functioning. In short, the user's need for services is complied with when human service providers perceive the needs of the user and respond to them.

RESEARCH METHODOLOGY

Many community based organizations and social action programs have been established to accommodate citizens across South Carolina. But how effective are these programs in addressing the needs for the people they are designed to serve? An earlier survey indicates that there are thirty-five community based organizations serving twenty-three of the forty-six counties in South Carolina. The scope of their programs addresses micro-socio-economic needs that are frequently lost in the macro perspective of state and federal designs to eliminate socio-economic ills collaterally connected with poverty.

Directors of each of the community based organizations were contacted via telephone to secure information pertaining to agency utilization and client services. They responded favorably to participating in a follow-up mail survey to validate changes within the past three years in their service offerings, number of clients served (by age, sex, and race), employee rolls, volunteer assistants logs, and reasons for decrease or increase in each of

these categories. The response rate was statistically valid and representative for our quota sample (Stephan and McCarthy, 1974: 245).

In order to obtain the desired data, with an emphasis on economic factors, this treatise proposes to approach the problem from three perspectives: (1) the effects of non-economic activities among racially varied counties within the rural sector, (2) an evaluation of economic indicators as they relate to economic returns and (3) the interrelated effects of non-economic and economic activities. The investigation of economic indicators was made by viewing such activities from the stand-point of the Human Capital Theory. By using this theoretical concept, this paper is able to explore well-being from several vantage points, while also serving as an excellent means of examining the quality of life based on social indicators.

Data for this research, designed to measure social indicators of poverty in relation to the human capital theory, quality of life of limited-resource persons and community based organizations were collected in the summer of 1985. Further, operational definitions of key concepts were formulated and instruments const.ucted to test the research hypotheses.

To select the target counties, a multistage, disproportionate stratified sample design was used. Stratification and the selection of the researched counties were accomplished through the technique of arrayment. A random stratified element sample of three urban counties (Charleston, Greenville and Richland) and three rural counties (Aiken, Beaufort/Jasper and Horry/ Williamsburg) was obtained. Services were provided in contiguous counties via branch/satellite offices. For the purpose of this investigation, rural was used to designate counties with central cities of less than 25,000 residents, or towns, or villages, open country and farms. Urban residence

applied to those counties with a central city whose population exceeded 25,000 persons.

Community based organizations were identified in each of the research counties. A disproportionate sampling technique (Kish, 1965: 92-98) was utilized to achieve optimum allocation in regard to the individual sampling frame. Also, this method is most appropriate where some counties contain only one community based organization, while others may have three or more organizations. In this research design, over sampling in some counties was required to secure a representative sample populace with endogenous variables related to the utilization of community based organizations. Moreover, in order to represent the state of South Carolina as adequately as possible, the previously mentioned counties were selected based on the following criteria: (1) the number of community based organizations, (2) the climatic districts, and (3) the physiographic boundaries. Counties with CBO's within each of the physiographic regions were selected for sampling. To be considered racially varied, the populace of the CBO's service area had to be thirty p cent (30%) or a minimum of 1,000 black inhabitants in 1983 (U. S. Department of Commerce, 1983: 480). Utilization of the above parameters resulted in one county randomly selected from each of the six regions. The second phase of the sampling frame produced interviews from Community Action Programs, Urban Leagues, and Opportunities Industrialization Centers, in conjunction with case study techniques utilizing audio-tape recordings of agency directors and/or their designees for analyses. Agency directors provided names of all clients and up-dated former clients (service users within the past 5 years) for the random selection of respondents from these listings. A minimum of 51 clients from

each of the target county agencies was secured. The researchers, through
the direct interview method, surveyed 575 respondents from three urban and
three rural target areas randomly selected with 573 usable instruments
retrieved for analysis.

DATA ANALYSES

In order to investigate one of the many vehicles designed to ease the
suffering inflicted by poverty, the researchers examined the effectiveness
of community based organizations via the survey technique. The analyses
of the data set consisted of a sample which was limited to individuals
who are currently utilizing the service(s) of or were former receivers of
such services from community based organizations as delineated previously.

A descriptive summary of the socio-economic characteristics of the
sample is presented in Table 1. An examination of the table reveals that the
mean ($\bar{x}$) age of persons who used community based organizations is 33.4
years, and the average level of educational attainment is 11.1 years of formal
schooling with approximately three-fourths of the respondents being black.
This skewness of the sample with respect to race may be due to perceptions
held by whites, as one director stated, whites tend to perceive the agencies
as "where black folks go." These perceptions may be a contributing factor
to the under utilization of such agencies by the white clientele. As
Table 1 clearly shows, the majority of the respondents were female (56.9
percent), married (57.3 percent), employed in the service worker
occupational category (43.5 percent) and the mean ($\bar{x}$) of 3.9 children
which is approximately double that of the national average of 2.2 children
(S. C. Budget and Control Board, 1983). Our findings, in regard to the
occupation categories, parallel those of John Moland which reflect that
blacks are overrepresented in menial service jobs. "Black employment in
low-paying service positions is more pronounced in the nonmetro South" (1981:

479). One important feature of Table 1, income, reveals that mean ($\bar{x}$) level for per capita income of the sample ($9,100) is below that of the poverty level based on the poverty index ($10,609 in 1984 for a family of 4 persons).

About sixty-eight percent of the sample were identified as being below the poverty level. However, this is a sampling constraint inasmuch as the nature of the clientele served by community based organizations (job training and placement, energy assistance programs, etc.) entail a large majority of our sample that would indeed be below the poverty level.

Families and unrelated individuals are classified as being above or below the poverty level using the index originated by the Social Security Administration in 1964 and revised by the Federal Interagency Committees in 1969 and 1980. The poverty index is based solely on money income and does not reflect the fact that many low-income persons receive noncash benefits such as food stamps, medicaid, and public housing. The index is based on the Department of Agriculture's economy food plan and reflects the different consumption requirement of families based on their size and composition.

The results of t-tests measuring the differences on the human capital dimensi s mean scores by physiographic regions are presented in Table 2. The statewide results of the t-tests indicate that differences exist statistically on four of the dimensions. The differences in the levels of educational attainment are likely to be in the service worker occupational category, and a wide disparity is found in levels of income.

Discriminant analysis is used to determine those characteristics which distinguish between community based organization users "in" and "out" of poverty. The function of this anal'sis is to weigh and linearly combine the discriminating variables -- age, race, sex, education, employment status,

health status, training, and nonmetropolitan status -- in a manner that renders the groups as distinct on these measures as possible. Linear combinations of the independent or predictor variables are formed and serve as the basis for classifying cases into one of the group . Discriminant analysis provides two outputs that are particularly useful for this investigation. First, it extracts a discriminant function that represents the dimension along which the two groups differ. These discriminant function coefficients, in a standardized form, indicate the relative importance of each predictor variable in the same manner as the Beta (B) weights in the regression analysis. Second, the classification of respondents is a direct measure of the predictive accuracy of the procedure and confirms the degree of group separation. That is, once the discriminant function has been extracted, it reveals how well the function correctly classifies the respondents relative to chance prediction.

Table 3 presents the results of the discriminant function analysis. The analyses strongly suggest that the usage of CBO's can be attributed to readily identifiable socio-economic variables. The estimated function is moderately significant, explaining 23 percent of the intergroup variation; and assuming equal prior probabilities, it predicts above and below poverty users with 62 percent accuracy.

The classification of the users is a "direct measure of the predictive accuracy of the procedure and confirms the degree of group separation (Thompson, 1986). A comparison of this percentage with one by chance, proportional chance criterion, indicates that the discriminant function correctly classified a significant number of users, 24 percent higher than one would expect by chance alone and 12 percent higher than the accuracy criterion.

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The function coefficients viewed in the table are standardized to show the relative contribution of each variable to the discriminating function. Both, function and structure coefficients, give essentially the same results. However, the standarized coefficie.ts measure of the relative importance of the predicator variable suggest that occupational status (.543), followed by age (.189) are by far the most important variables in determining the usage by above and below poverty individuals of the services provided by community based organizations.

For race, the discriminant function and structure coefficients are almost identical. In short, race emerges as an unimportant discriminant between those persons above and below the poverty threshold. However, a low inverse relationship exists which implies that a correlation with one or more of the remaining predictor variables and a correlation that tends to attenuate the discriminant loading.

In regard to sex, the discriminant function and structure coefficients are low and are of the theoretically expected positive direction. That is, poverty is more prevalent among female headed households.

Finally, health status and low educational attainment levels possess a moderate inverse relationship. That is, poverty is more prevalent among persons of poor health or health related disabilities and those users with low educational levels.

The effect of regional or physiographic differentials on distinguishing between persons above or below the poverty threshold show little or negible importance relative to usage of CBO's services. Stated in another way, locale within the state is not contributing sufficiently to the discrimination score.

DISCUSSION AND SUMMARY

Utilizing the above findings, the researchers assimilated a profile

for the typical community based organization (CBO) service seeker. The profile

suggest that the seeker would be poorly educated, semi-skilled or unemployed,

female, in poor health/disabled with little or no additional training or

schooling. Further support for this composite is evident by the summary

statistics of the discriminant equations function. An average of .95

for Wilk's lambda suggest that discriminatory power exists among the eight

variables. Large values of lambda are associated with functions that have

little variability between groups and much variability within groups. As

indicated by lambda, there is little variability between the groups.

Moreover, the above profile for CBO service users follows in a similar vein

as results of previous research findings on traditional agency users conducted by the

researchers. Our results offer support for extensive applied policy and/or

evaluation research not only internally but more importantly, externally.

Specifically, there is a greater need to ascertain the needs of the

clientele/service seekers for which agency services and programs attempt

to address. Moreover, there exists a void to evaluate programs at

specified levels for services that are most effective in achieving the

agency's goals and meeting the needs of program users.

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Table 1. Demographic Characteristics of Community Based Organizations Agency Users

(N=573)

Variable	Characteristic	Frequency	Percent
Age	17-24 years	249	43.5
	25-44 years	116	20.2
	45-64 years	101	17.2
	65+	81	26.0
	$\bar{X}$ = 33.4		
Sex	Male	247	43.1
	Female	326	56.9
Race	Black	425	74.2
	White	147	25.6
	Other	1	.2
Educational	1-6 years	100	17.5
Attainment	7-11 years	196	34.2
	12 and beyond	277	48.3
	$\bar{X}$ = 11.1		
Marital Status	Married	328	57.3
	Single	128	22.4
	Divorced	33	5.7
	Separated	21	3.7
	Widowed	63	10.9
Occupation	Professional/Technical	70	12.2
	Blue Collar (Manufacturing)	95	16.6
	Service Worker	249	43.5
	Unemployed	51	9.0
	Retired	108	18.8

Table 1. Continued

Variable	Characteristic	Frequency	Percent
**Poverty Status	Above Poverty	181	31.6
	Below Poverty	392	68.4
Income	Under-$ 4,999	198	34.6
	5,000-$ 9,999	189	32.9
	10,000-$14,999	89	15.5
	15,000-$19,999	38	6.6
	20,000+	59	11.4
	X = $9,100		
Number of Children	1-2	997	44.4
	3-4	662	29.5
	5-7	359	15.9
	8-9	176	7.8
	10+	53	2.4
	X = 3.9		

**Based on the 1985 Poverty Index

Table 2. Results of T-test for Poverty Status by Physiographic Regions in South Carolina

(N=573)

Mean Scores (Standard Deviation)

Endogenous Variables (Human Capital)	State			Northern			Central			Southern		
	Below Poverty	Above Poverty	T Value	Below Poverty	Above Poverty	T Value	Below Poverty	Above Poverty	T Value	Below Poverty	Above Poverty	T Value
Age	4.115	3.009	-4.59*	3.739	3.250	-.62	4.219	3.525	-1.88	5.400	2.530	-6.25*
	(2.137)	(2.086)		(2.091)	(2.375)		(2.107)	(2.148)		(1.414)	(2.102)	
Education	2.118	2.803	10.94*	2.357	2.875	2.25*	2.060	2.775	8.09*	1.571	2.730	6.70**
	(.777)	(.468)		(.638)	(.354)		(.776)	(.423)		(.736)	(.667)	
Occupation	5.247	1.450	-8.98**	3.702	3.142	-.30	5.210	1.551	-5.57**	8.545	1.045	-7.66*
	(5.454)	(1.895)		(4.596)	(4.375)		(5.439)	(2.229)		(5.619)	(.213)	
Income	1.826	6.222	9.48**	2.147	5.000	2.69**	1.571	5.325	5.44**	1.640	7.560	6.38**
	(2.077)	(4.469)		(2.558)	(4.721)		(1.555)	(4.299)		(1.882)	(4.445)	

*p ≤ .05
**p ≤ .01

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Table 3. Discriminant Function Analyses of CBO Users Above and Below Poverty in Selected Areas of South Carolina

	Standarized Coefficient	Structured Coefficient	Univariate F-ratio	Wilks' Lambda	Significance of Lambda
Discriminating Variables					
Age	.189	.552	6.759	.983	.009*
Education	.055	-.429	4.085	.989	.043*
Occupation	.543	.749	12.41	.969	.0005*
Race	-.213	-.248	1.367	.996	.243
Sex	.111	.290	1.860	.995	.173
Region	-.004	.033	0.254E-01	.999	.873
Additional Training	-.206	.246	1.346	.996	.246
Health Status	.057	-.457	4.623	.988	.032*
Group Centroids					
Above		-.388			
Below		.142			
Canonical Correlation					
R^2		.229			
X^2		21.25			
P		.019			
% Classified Correctly		61.9%			
Number of Cases		573			